

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ROBERT G. GRANNIS
SUSAN A. GRANNIS
Debtor(s)

Case No. 15-24055GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/05/2015.
- 2) The plan was confirmed on 05/12/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/30/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/02/2020.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$51,225.00.
- 10) Amount of unsecured claims discharged without payment: \$79,637.32.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$53,886.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$53,886.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,400.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,271.94
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,671.94

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	1,300.00	1,274.84	1,274.84	113.55	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	300.00	311.98	311.98	27.79	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	135.87	135.87	12.10	0.00
BANK OF AMERICA NA**	Unsecured	10,404.00	10,404.87	10,404.87	926.81	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	3,400.00	3,506.20	3,506.20	312.31	0.00
BUTLER MEMORIAL HOSPITAL	Unsecured	75.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	740.00	724.76	724.76	64.56	0.00
CAPITAL ONE NA**	Unsecured	3,000.00	3,160.76	3,160.76	281.54	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,348.50	1,946.56	1,946.56	173.39	0.00
CHASE RECEIVABLES++	Unsecured	324.54	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	600.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	8,900.00	8,954.68	8,954.68	797.63	0.00
DUCKSTEIN CONTRACTING	Unsecured	2,489.30	2,489.30	2,489.30	221.73	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	3,400.00	3,517.78	3,517.78	313.34	0.00
ECAST SETTLEMENT CORP	Unsecured	15,737.00	15,737.94	15,737.94	1,401.84	0.00
ECAST SETTLEMENT CORP	Unsecured	4,300.00	4,294.07	4,294.07	382.49	0.00
FINGERHUT	Unsecured	340.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(Unsecured	13,100.00	12,882.65	12,882.65	1,147.51	0.00
GE CAPITAL/HOME DEPOT++	Unsecured	850.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	173.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	13,899.00	11,785.47	11,785.47	11,785.47	0.00
INTERNAL REVENUE SERVICE*	Unsecured	NA	2,348.96	2,348.96	209.24	0.00
JARED	Unsecured	554.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	23,200.00	22,661.57	0.00	27,790.95	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	1,479.97	1,479.97	1,479.97	0.00
JPMORGAN CHASE BANK NA	Priority	0.00	0.00	0.00	0.00	0.00
MASSEYS	Unsecured	230.00	NA	NA	0.00	0.00
MEDICREDIT CORP	Unsecured	65.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	540.00	382.90	382.90	34.11	0.00
MIDLAND FUNDING LLC	Unsecured	1,250.00	1,306.88	1,306.88	116.41	0.00
MIDLAND FUNDING LLC	Unsecured	850.00	892.56	892.56	79.50	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING LLC	Unsecured	1,733.00	1,684.49	1,684.49	150.04	0.00
MIDLAND FUNDING LLC	Unsecured	430.00	386.10	386.10	34.39	0.00
MIDLAND FUNDING LLC	Unsecured	600.00	671.08	671.08	59.78	0.00
NORTH SHORE AGENCY	Unsecured	26.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,800.00	2,869.48	2,869.48	255.59	0.00
STO ROX NEIGHBORHOOD HLT	Unsecured	173.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	500.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	330.00	NA	NA	0.00	0.00
UPMC PASSAVANT	Unsecured	500.00	471.74	471.74	42.02	0.00
UPMC PASSAVANT HOSPITAL	Unsecured	1,000.00	NA	NA	0.00	0.00
UPMC++	Unsecured	75.00	NA	NA	0.00	0.00
VALLEY AMBULANCE AUTHORITY*	Unsecured	1,123.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$27,790.95	\$0.00
Mortgage Arrearage	\$1,479.97	\$1,479.97	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,479.97	\$29,270.92	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,785.47	\$11,785.47	\$0.00
TOTAL PRIORITY:	\$11,785.47	\$11,785.47	\$0.00
GENERAL UNSECURED PAYMENTS:	\$80,356.45	\$7,157.67	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,671.94</u>
Disbursements to Creditors	<u>\$48,214.06</u>
TOTAL DISBURSEMENTS :	<u>\$53,886.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/24/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.